

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee, successor in
interest to Bank of America, National Association, as
Trustee, successor by merger to LaSalle Bank National
Association, as Trustee for Bear Stearns Asset Backed
Securities I Trust 2007-HE6, Asset Backed-Certificates,
Series 2007-HE6

In Re:

Sharifa S. Muhammad,

Debtor.



Order Filed on January 10, 2020

by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-34545 RG

Adv. No.:

Hearing Date: 12/18/19 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: January 10, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Sharifa S. Muhammad

Case No: 18-34545 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-HE6, Asset Backed-Certificates, Series 2007-HE6, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 181 Schuyler Ave. Newark, NJ 07112, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Jerome Witherspoon, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 17, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2019 through November 2019 for a total post-petition default of \$2,245.02(2 @ \$1,924.17, less \$1,603.32 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,245.02 will be paid by Debtor remitting \$374.17 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Sharifa S. Muhammad

Case No: 18-34545 RG

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RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Sharifa S. Muhammad
Debtor

Case No. 18-34545-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db +Sharifa S. Muhammad, 181-183 Schuyler Ave., Second Floor, Newark, NJ 07112-3183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee et al ...
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

David Jerome Witherspoon on behalf of Debtor Sharifa S. Muhammad daveslaw321@gmail.com,
prissycatina@yahoo.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle
Bank National Association, as Trustee for Bear St dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee,
successor in interest to Bank of America, National Association, as Trustee, successor by merger
to LaSalle Bank National Association, as Trustee for Bear St kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6